

PATENT  
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: : Group Art Unit: unknown  
**Newton James Smith Jr., et al.** : Intellectual Property  
Serial No: : Law Department  
Filed: **Herewith** : International Business  
: Machines Corporation  
Title: **Remote Terminal Check Payment** : 11400 Burnet Road  
**With Automated Transmittal** : Austin, Texas 78758

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents  
Washington, D.C. 20231  
Sir:

Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56.

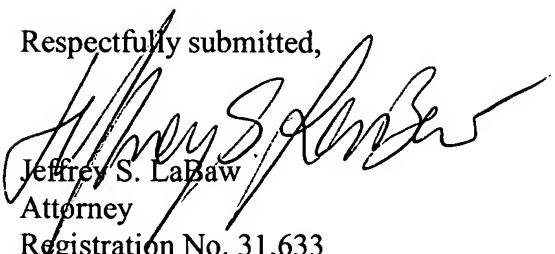
While this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(g) the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56 (a) exists.

The attached form, PTO-1449, provides a listing of patents, publications, or other information as required by 37 CFR 1.98 (a)(1).

A copy of each of the items on PTO-1449 is supplied herewith.

Respectfully submitted,



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In Place of FORM PTO-1449 (Modified)

LIST OF PATENTS AND PUBLICATIONS FOR  
APPLICANT'S INFORMATION DISCLOSURE  
STATEMENT

Serial No.

Applicant: IBM Corporation

Filing Date:

Group:

Atty. Docket No. AUS920030902US1

Reference Designation

U. S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
AA	5,987,439	11-16-99	Gustin et al.	705	43	05-30-97
AB	6,129,273	10-10-00	Shah	235	380	09-28-98
AC	6,304,860	10-16-01	Martin, Jr et al.	705	43	10-03-97
AD	6,536,663	03-25-03	Lozier et al.	235	379	01-11-00
AE						

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation Yes No
	EP 0 984 410	03-08-00				Yes
	A1					

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner  
Initial

AR  
AS  
AT  
AU

Examiner:

Date Considered:

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.